

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: LAWRENCE G ECHOLS  
VICTORIA M ECHOLS

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Case No.: 07-05226

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/23/2007.
- 2) This case was confirmed on 06/27/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/12/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 08/19/2009.
- 6) Number of months from filing to the last payment: 29
- 7) Number of months case was pending: 32
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 37,750.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 10,787.58
Less amount refunded to debtor	\$ 574.50
<b>NET RECEIPTS</b>	<b>\$ 10,213.08</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,500.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 733.44
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 3,233.44

Attorney fees paid and disclosed by debtor \$ .00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
COOK COUNTY TREASURE	SECURED	5,959.68	1,923.36	1,923.36	1,923.36	.00
CREDIT UNION 1	SECURED	NA	.00	.00	.00	.00
CREDIT UNION 1	SECURED	NA	.00	.00	.00	.00
CREDIT UNION 1	SECURED	NA	12,472.23	.00	.00	.00
CREDIT UNION 1	SECURED	14,110.00	1,975.44	.00	.00	.00
HOUSEHOLD BANK	SECURED	37,599.00	37,287.19	.00	.00	.00
SEAWAY NATIONAL BANK	SECURED	NA	115,549.41	.00	.00	.00
SEAWAY NATIONAL BANK	SECURED	NA	2,087.83	2,087.83	2,087.83	.00
WELLS FARGO HOME MOR	SECURED	NA	.00	.00	.00	.00
AMERICAN HONDA FINAN	UNSECURED	1,362.00	1,785.11	1,785.11	31.74	.00
CAPITAL ONE	UNSECURED	490.00	519.96	519.96	.00	.00
CAPITAL ONE	UNSECURED	476.00	502.89	502.89	.00	.00
CREDIT UNION 1	UNSECURED	9,819.00	10,693.98	10,693.98	190.05	.00
ROUNDUP FUNDING LLC	UNSECURED	3,204.00	3,510.07	3,510.07	62.38	.00
FINANCIAL ASSET MANA	UNSECURED	1,660.31	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	661.00	794.86	794.86	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,575.00	2,687.17	2,687.17	34.49	.00
HSBC/RS	UNSECURED	795.00	NA	NA	.00	.00
FEDERATED RTL/MARSHA	UNSECURED	1,196.00	1,244.66	1,244.66	15.97	.00
NICOR GAS	UNSECURED	1,240.00	1,240.33	1,240.33	15.90	.00
NICOR GAS	UNSECURED	4.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	721.00	772.46	772.46	.00	.00
THD/CBSD	UNSECURED	3,023.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
VALUE CITY DEPARTMEN	UNSECURED	1,862.00	NA	NA	.00	.00
VILLAGE OF GLENWOOD	UNSECURED	225.00	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	7,801.00	7,801.91	7,801.91	138.65	.00
HARLEM FURNITURE	UNSECURED	1,676.00	NA	NA	.00	.00
WORLD FINANCIAL NETW	UNSECURED	882.00	925.60	925.60	16.46	.00
ROUNDUP FUNDING LLC	UNSECURED	935.00	983.53	983.53	17.47	.00
WFNNB SPEIGAL	UNSECURED	17.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	847.00	.00	888.64	15.81	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	131.71	131.71	.00	.00
HOUSEHOLD BANK	SECURED	NA	632.00	.00	.00	.00
ECAST SETTLEMENT COR	UNSECURED	NA	3,023.15	3,023.15	53.70	.00
ROUNDUP FUNDING LLC	SECURED	NA	2,154.86	.00	.00	.00
ROUNDUP FUNDING LLC	SECURED	NA	1,862.57	.00	.00	.00
ROBERT J SEMRAD & AS	PRIORITY	NA	.00	304.00	304.00	.00
CUNA MUTUAL INSURANC	UNSECURED	NA	48,730.82	48,730.82	720.42	.00
CREDIT UNION 1	UNSECURED	NA	76,051.46	76,051.46	1,351.41	.00
BLUECROSS BLUESHIELD	UNSECURED	259.00	NA	NA	.00	.00
DEPENDON COLLECTION	UNSECURED	96.00	NA	NA	.00	.00
INGALLS HOSPITAL	UNSECURED	144.00	NA	NA	.00	.00
WELL GROUP HEALTH PA	UNSECURED	214.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	2,087.83	2,087.83	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>1,923.36</u>	<u>1,923.36</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	4,011.19	4,011.19	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>304.00</u>	<u>304.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	304.00	304.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	162,288.31	2,664.45	.00

**Disbursements:**

Expenses of Administration	\$ 3,233.44	
Disbursements to Creditors	\$ 6,979.64	
<b>TOTAL DISBURSEMENTS:</b>		\$ 10,213.08

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/24/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.